

## FINANCING BUSINESS SUCCESS

New opportunities, revenue growth, expansion to new markets, additional products and services, innovation and improvement, or unanticipated expenses?

Today's competitive business environment, coupled with the current complex business finance market, requires that you have a capital strategy for your business and have access to the funds. Genesis and its Lending Partners have the knowledge, experience and resources to enable you to achieve your business objectives.

### What We Can Offer and Requirements

#### Working Capital Financing – revenue based with no collateral required

- Need money quickly; typically within 7 to 30 days
- Generally, does not have, or qualify for, a bank loan
- Financing amounts range from \$5,000 to \$1,000,000
- Minimum personal credit score 500
- Minimum time in business 3 months
- Typical annual revenue between \$100,000 and \$10,000,000
- Length of term: 3 to 18 months

#### Lines of Credit (LOC) – Revenue based and no collateral required

- Need money quickly; typically within 7 to 30 days
- Also, the ability to draw funds when needed over an extended period of time
- May or may not have a bank facility
- LOC financing amounts range from \$1,000 to \$250,000
- Length of term 3 – 12 months (each draw)
- Minimum personal credit score 500
- Minimum time in business 6 months
- Typical annual revenue between \$150,000 and \$5,000,000

#### Junior and Bridge Financing – revenue based and possible collateral required

- Seeking growth capital and require a broader borrowing base than available through specialty finance or banks
- Typically have a bank facility or senior lender
- Financing amounts range from \$500,000 to \$10,000,000
- Length of term 3 – 48 months
- Minimum personal credit score 500
- Minimum time in business 2 years
- Consistent revenue growth and positive EBITDA
- Typical annual revenue between \$5,000,000 to \$100,000,000

#### 1st and 2nd Lien Position Loans on Real Estate

- Seeking business capital with real estate equity when revenue-based financing is not adequate or cost prohibitive

- May or may not have a bank facility
- Financing amounts range from \$1,000,000 to \$7,000,000
- Length of term 1 to 4 years
- Minimum personal credit score 625
- Minimum time in business – no requirements
- Typical annual revenue – no revenue requirement

### **Additional Financing Capabilities**

We also have a significant amount of relationships with other specialty lenders, giving you additional capabilities to leverage your invoices, purchase orders, business assets and equipment.

### **Business Funding Options to Help Achieve Your Goals**

Every business has its own unique challenges, opportunities, and objectives. Genesis recognizes that “one size” does not fit all. Our approach to business financing identifies the best sources of capital to maximize your business funding. We enable you to leverage asset-backed and uncollateralized business financing products from multiple traditional and nontraditional business finance resources.

Whether you operate as a business-to-consumer (B2C) merchant, are in an industry with large inventories, have fixed assets, own real estate or are a tenant, finding the business credit solution that’s right for your operation is key to your success. Let Genesis help you explore the breadth of commercial financing solutions available.

Offerings include \$10,000 to \$500,000 in uncollateralized working capital, asset-based lending that leverages your inventory, equipment, or invoices for \$50,000 to \$5,000,000, and commercial real estate loans to purchase or refinance property.

### **Business Finance is Complex**

Who is providing your business finance and capitalization guidance?

Your lawyer helps you mitigate risk. Your accountant helps with business reporting and tax obligations. Banks can help with bank-specific products ONLY. So, who do you turn to identify, help analyze and source funding options for your business? Genesis offers business financing and capitalization consulting services as part of our engagement. We help you put a plan together that best meets your current requirements and that positions your business to better meet your future plans and objectives. Genesis works with traditional and non-traditional finance and capital resources, and we are compensated only if we’re successful in securing business funding on your behalf.

### ***Merchant Cash Advance (\$10,000 – \$500,000)***

Genesis facilitates the purchase of your future merchant credit card sales at a discounted price to provide you with a lump-sum payment in exchange. Repayment is set as a small percentage of daily credit card sales over a projected number of months, up to a maximum of 12 months. One of the biggest advantages to this merchant funding option is that payments flow with your sales volume. A merchant cash advance is easy to access, offers quick turnaround, and is a great alternative to short-term business loans.

### ***Receivables Line of Capital (RLOC) (\$10,000 – \$500,000)***

If you're a business-to-consumer (B2C) operator, the RLOC provides you with a pre-qualified line of capital that works like a traditional business line of credit, with next-business-day access to funds. You choose the amount, and repayment timeline, up to 12 months. The business line of credit can be taken as a lump sum or in multiple draws as business needs require. It provides a great way to manage seasonal cash flow, to take advantage of immediate buying/investment opportunities, or to cover unanticipated expenses. This line of capital product is a Genesis exclusive and is not available from other business funding providers.

### ***Short-Term Business Loan (\$10,000 to \$250,000, 6-18 months)***

Our short-term business loan solution offers you a lump sum payment, a fixed interest amount, with fixed daily payments over a defined term. The longer term and fixed daily payments are the features of this product some business owners really appreciate. It is a great resource for small and mid-size businesses that normally wouldn't qualify for traditional bank loan or credit products and receive most of their revenue in cash or checks.

### ***Asset-Based Financing Solutions (\$50,000 to \$5,000,000)***

Asset-backed commercial funding solutions can be a great addition to your capital plan to meet expansion and growth opportunities, as well as ongoing operations and cash flow management needs. It is also an ideal structure for newer businesses with limited assets to leverage.

### ***Equipment Finance***

Our business financing provides innovative funding for equipment in various industries, market segments and types of business – including manufacturers, medical industries, distributors, dealers, resellers and end users.

### ***Inventory-Backed Loan or Line of Credit***

An inventory-backed business loan or line of credit provides loans or line of credit based on your inventory.

**CONTACT US!** Thank you for your interest in Genesis. Whether you're in need of business financing solutions, or financial and capitalization advice to help move your operations forward, we can help.

Click on the links below to see if you qualify.

[Genesis Business Finance Application, print and send later](#)

[Genesis Business Finance Application, fill and send online](#)